

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHARLES J FORSYTH
DEBRA A FORSYTH
Debtor(s)

Case No. 07-24511

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/29/2007.
- 2) The plan was confirmed on 02/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/13/2008, 10/02/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/08/2009, 10/06/2009.
- 5) The case was completed on 01/14/2014.
- 6) Number of months from filing to last payment: 73.
- 7) Number of months case was pending: 76.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,600.00.
- 10) Amount of unsecured claims discharged without payment: \$66,588.31.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$139,955.02
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$139,955.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$8,469.92
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,969.92

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK	Unsecured	2,218.00	2,218.56	2,218.56	1,302.61	184.91
AMERICAN GENERAL FINANCE	Unsecured	3,451.00	3,260.80	3,260.80	1,916.09	273.69
CAPITAL ONE	Unsecured	862.00	953.39	953.39	559.77	50.93
CHASE BANK	Unsecured	497.00	1,314.34	1,314.34	771.70	122.70
CITIFINANCIAL	Unsecured	838.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	740.28	740.28	434.65	51.13
EAST BAY FUNDING	Unsecured	93.00	208.08	208.08	127.69	18.62
ECAST SETTLEMENT CORP	Unsecured	5,970.00	6,463.15	6,463.15	3,797.10	536.33
ECAST SETTLEMENT CORP	Unsecured	7,121.00	7,878.22	7,878.22	4,628.45	652.94
ECAST SETTLEMENT CORP	Unsecured	802.00	840.62	840.62	493.56	69.90
ECAST SETTLEMENT CORP	Unsecured	1,037.00	1,093.67	1,093.67	642.14	90.90
ECAST SETTLEMENT CORP	Unsecured	4,975.00	5,579.03	5,579.03	3,277.68	462.09
ECAST SETTLEMENT CORP	Unsecured	214.00	322.65	322.65	189.56	26.47
ECAST SETTLEMENT CORP	Unsecured	1,055.00	1,054.65	1,054.65	619.23	98.45
ECAST SETTLEMENT CORP	Unsecured	533.00	532.71	532.71	312.77	47.41
ECAST SETTLEMENT CORP	Unsecured	7,385.00	7,939.28	7,939.28	4,664.33	659.08
ECAST SETTLEMENT CORP	Unsecured	6,894.00	7,257.68	7,257.68	4,263.89	603.20
ECAST SETTLEMENT CORP	Unsecured	4,829.00	5,281.43	5,281.43	3,102.84	438.04
FIFTH THIRD BANK	Unsecured	9,912.00	10,720.37	10,720.37	6,298.22	1,000.85
GMAC	Secured	21,606.00	NA	NA	0.00	0.00
HOME LOAN SERVICES	Unsecured	1,631.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,031.82	1,031.82	605.82	50.92
INTERNAL REVENUE SERVICE	Priority	6,000.00	26,683.81	26,683.81	26,683.81	0.00
INTERNAL REVENUE SERVICE	Priority	1,258.59	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	9,190.00	9,676.04	9,676.04	5,684.67	804.18
NATIONAL CITY BANK/HOME LOAN	Secured	NA	0.00	225.00	225.00	0.00
NATIONAL CITY BANK/HOME LOAN	Secured	NA	0.00	800.00	800.00	0.00
NEW CENTURY FEDERAL C U	Unsecured	1,400.00	NA	NA	0.00	0.00
NEW CENTURY FEDERAL C U	Unsecured	4,126.00	5,974.64	5,974.64	3,510.10	557.77
PALOS COMMUNITY HOSPITAL	Unsecured	165.00	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	350.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	20,496.00	16,872.46	16,872.46	9,912.57	1,424.58
PRA RECEIVABLES MANAGEMENT	Unsecured	3,625.00	4,011.72	4,011.72	2,356.89	374.55
PRA RECEIVABLES MANAGEMENT	Unsecured	10,445.00	10,905.49	10,905.49	6,406.98	906.79
PRA RECEIVABLES MANAGEMENT	Unsecured	7,473.00	7,607.51	7,607.51	4,469.41	710.28
PRA RECEIVABLES MANAGEMENT	Unsecured	4,786.00	4,871.84	4,871.84	2,862.21	405.72
PRA RECEIVABLES MANAGEMENT	Unsecured	2,004.00	2,043.35	2,043.35	1,199.73	170.19
PRA RECEIVABLES MANAGEMENT	Unsecured	1,172.00	1,009.02	1,009.02	592.44	85.01
RADIOLOGY & NUCLEAR CONSUL	Unsecured	65.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	137,897.00	138,535.89	138,535.89	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	34,734.00	34,743.22	34,743.22	0.00	0.00
SOUTH DIVISION C U	Unsecured	2,337.00	3,286.29	3,286.29	1,930.70	269.20
SOUTH DIVISION C U	Unsecured	7,689.00	3,834.31	3,834.31	2,252.66	338.89
SOUTH DIVISION C U	Unsecured	9,100.00	5,833.64	5,833.64	3,427.26	502.64
SOUTH DIVISION C U	Unsecured	NA	2,337.09	2,337.09	1,372.21	183.15
SOUTH DIVISION C U	Unsecured	NA	7,687.54	7,687.54	4,516.43	602.42

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$173,279.11	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,025.00	\$1,025.00	\$0.00
TOTAL SECURED:	\$174,304.11	\$1,025.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$26,683.81	\$26,683.81	\$0.00
TOTAL PRIORITY:	\$26,683.81	\$26,683.81	\$0.00
GENERAL UNSECURED PAYMENTS:	\$150,641.67	\$88,502.36	\$12,773.93

<u>Disbursements:</u>	
Expenses of Administration	<u>\$10,969.92</u>
Disbursements to Creditors	<u>\$128,985.10</u>
TOTAL DISBURSEMENTS :	<u>\$139,955.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/29/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.